

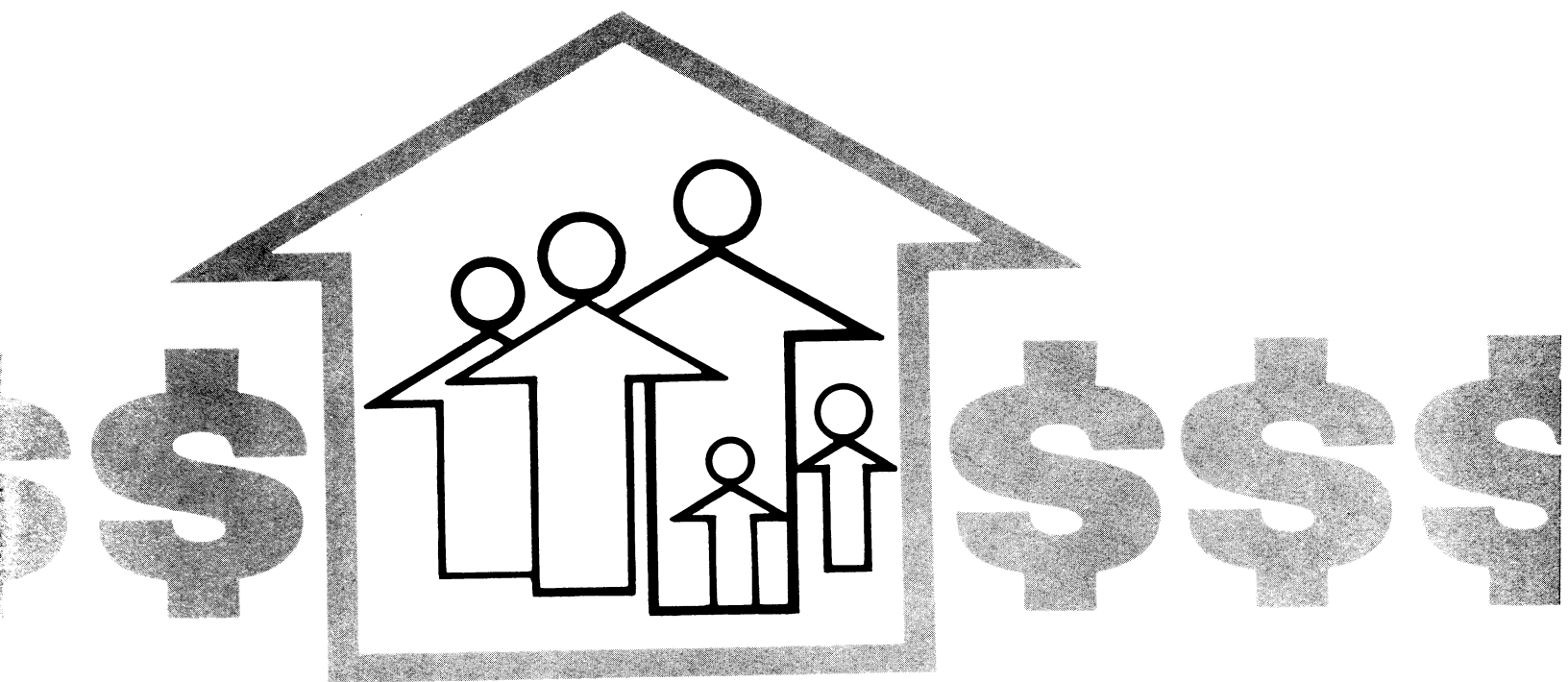
**Average
Monthly Data
From the
Survey of
Income and
Program
Participation**

CURRENT POPULATION REPORTS

Household Economic Studies

Series P-70, No. 4

Economic Characteristics of Households in the United States: Second Quarter 1984



U.S. Department of Commerce
BUREAU OF THE CENSUS

Acknowledgments

Planning and preparation for the Survey of Income and Program Participation, data collection, and the preparation of this report involved the efforts of many people. This report was prepared by **Angela Feldman-Harkins**, **John McNeil**, **Paul Ryscavage**, **Enrique Lamas**, and **John Coder**. Overall coordination of the survey operations and data processing were directed by **Thomas Walsh**, Chief of the Demographic Surveys Division; **Evan Davey**, Assistant Division Chief; **Barry Fink**, Assistant Division Chief; **Donna Riccini**, Chief of the Income Surveys Programming Branch and her staff; and **Chester Bowie**, Chief of the Income Surveys Branch and his staff. Sample design and selection, development of weighting procedures, and estimation of variances were the responsibility of the Statistical Methods Division. This work was directed by **Charles Jones**, Chief of the Statistical Methods Division; **Gary Shapiro**, Assistant Division Chief; and **Rajendra Singh**, Chief of the Survey of Income and Program Participation Branch and his staff. Data collection activities were directed by **Stanley Matchett**, Chief of the Field Division, and **Jon Spendlove**, Chief of the Economic Surveys Branch and his staff. Data collection was conducted by Census interviewers and other staff members of the 12 regional offices. The determination of questionnaire content, analysis and evaluation of the data, and preparation of this report were the responsibility of the Population Division. These activities were directed by **Gordon W. Green, Jr.**, Assistant Division Chief. **Thomas Scopp** and other members of the Labor Force Statistics Branch were responsible for development of the questions on labor force activity. **Daniel Kasprzyk** was responsible for coordinating the survey's research activities. The publication was planned and produced in Publications Services Division.

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Issued May 1985

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**Average Monthly Data
From the Survey of Income
and Program Participation**



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SUGGESTED CITATION

U.S. Bureau of the Census, Current Population Reports, Series P-70, No.4, *Economic Characteristics of Households in the United States: Second Quarter 1984*, U.S. Government Printing Office, Washington, D.C., 1985

For sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

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SYMBOLS USED IN TABLES

- Represents zero or rounds to zero.
X Not applicable.
B Base less than 200,000.
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Economic Characteristics of Households in the United States: Second Quarter 1984

INCOME, PROGRAM PARTICIPATION, AND LABOR FORCE ACTIVITY

The average household income for the Nation's 84.0 million nonfarm households was \$2,260 per month during the second quarter of 1984. White households had an average income of \$2,360, compared with \$1,480 for Black households and \$1,740 for Spanish households. Seventeen percent of nonfarm households received benefits from one

or more means-tested programs.¹ Comparable rates for White, Black, and Spanish households were 14, 44, and 36 percent, respectively.

Table A illustrates the differences in mean monthly income and program participation rates for households by race and

¹Means-tested programs include Aid to Families with Dependent Children (AFDC) and other cash assistance; Supplemental Security Income (SSI); food stamps; Special Supplemental Food Program for Women, Infants, and Children (WIC); free or reduced-price school meals; Medicaid; VA pensions; public or subsidized rental housing; and energy assistance.

Table A. Selected Characteristics of Households, by Mean Monthly Income and Program Participation Status: Monthly Average, Second Quarter 1984

Characteristic	Number (thous.)	Mean monthly income	Percent of households in which one or more persons received means-tested benefits		
			Total	Cash	Noncash
All households.....	84,002	\$2,261	17.2	8.6	16.3
RACE AND SPANISH ORIGIN OF HOUSEHOLDER					
White.....	72,909	2,356	13.6	6.4	12.8
Black.....	9,238	1,480	44.1	24.7	43.2
Spanish origin ¹	4,045	1,735	36.2	18.9	35.7
TYPE OF HOUSEHOLD					
Householder under 65 years.....	66,632	2,476	16.2	7.9	15.6
Family households.....	51,809	2,720	17.8	8.5	17.2
Married-couple families.....	41,322	3,005	11.1	4.1	10.5
Female householder, no husband present, with own children under 18 years.....	6,135	1,126	56.8	35.4	56.5
All other family households.....	4,352	2,259	25.9	13.3	25.2
Nonfamily households.....	14,823	1,624	10.7	5.8	10.2
Single person household.....	12,306	1,416	10.2	5.3	9.6
Male.....	6,319	1,624	6.9	3.8	6.5
Female.....	5,987	1,197	13.6	6.9	12.8
Multiple-person household.....	2,518	2,639	13.6	8.2	13.4
Householder 65 years and over.....	17,370	1,439	21.0	11.0	19.1
Family households.....	9,086	1,944	16.1	10.2	13.8
Married-couple families.....	7,474	1,998	12.4	7.5	10.4
All other family households.....	1,612	1,695	33.1	22.6	30.1
Nonfamily households.....	8,284	884	26.4	11.9	24.9
Single person household.....	8,057	866	26.2	11.5	24.7
Male.....	1,664	1,183	20.1	9.4	18.4
Female.....	6,393	783	27.8	12.0	26.4
Multiple-person household.....	227	1,528	33.8	26.5	31.6

¹Persons of Spanish origin may be of any race.

selected household characteristics. Households with a householder under 65 years had substantially higher incomes than those with a householder 65 years and over (\$2,480 versus \$1,440) and were less likely to receive means-tested benefits (16 percent versus 21 percent). Households with the highest average monthly income were married-couples with a householder under 65 years of age; these households had an average monthly income of \$3,010 and a means-tested program participation rate of 11 percent.

As noted in earlier reports, households containing a female householder, no husband present, with own children under 18 years are the most likely population group to receive means-tested benefits. These households had an average monthly income of \$1,130 in the second quarter and 57 percent participated in one or more means-tested programs.

Women who were 65 years old and over and living alone had the lowest incomes. There were 6.4 million households containing such women in the second quarter with an average income of \$780 a month; about 28 percent of these women received means-tested benefits. Another 1.7 million households contained a male 65 years and over and living alone. These households had incomes averaging \$1,180 a month and 20 percent participated in one or more means-tested programs.

Table B shows the relationships among labor force status, income, and program participation status for households with a householder under 65 years. Married-couple households with either no one participating in the labor force or with someone looking for work or on layoff had lower incomes and higher program participation rates than other married-couple households. For example, the average income was \$2,160 and the means-tested program participation rate was 27 percent among married-couple households with one or more persons looking for work or on layoff. These figures compare with an income level of \$3,200 and a means-tested program participation rate of 8 percent for married-couple households with one or more members working and no one looking for work or on layoff.

On average, household incomes were lower in those households where the husband was on layoff or looking for work rather than the wife. Households in which the husband was looking for work or on layoff had average incomes of \$1,260 and a means-tested program participation rate of 39 percent. The comparable figures were \$1,720 and 24 percent among households in which the wife was looking for work or on layoff. (In a very small proportion of married-couple households, both the husband and wife were looking for work or on layoff.)

Table B. Households With Householder Under 65 Years Old, by Labor Force Activity Status of Members, Mean Monthly Income, and Program Participation Status: Monthly Average, Second Quarter 1984

Type of household and labor force status of members	Number (thous.)	Mean monthly income	Percent of households in which one or more persons received means-tested benefits		
			Total	Cash	Noncash
Households with householder under 65 years.....	66,632	\$2,476	16.2	7.9	15.6
No members with labor force activity.....	5,634	898	48.0	37.3	46.4
Married-couple families.....	1,703	1,571	26.1	18.2	24.6
Female householder, no husband present, with own children under 18 years.....	1,483	472	87.8	78.0	87.3
Other households	2,448	687	39.1	25.9	36.9
One or more members looking for work or on layoff.....	8,600	1,744	35.1	19.6	34.4
Married-couple families ¹	5,109	2,162	26.5	11.9	25.7
Husband looking or on layoff.....	1,945	1,262	38.6	17.5	38.2
Wife looking or on layoff.....	1,534	1,717	24.3	8.6	23.5
Female householder, no husband present, with own children under 18 years.....	1,348	951	67.9	48.2	67.7
Other households.....	2,144	1,245	35.1	19.9	34.3
One or more members with a job or business, no member looking for work or on layoff...	52,398	2,766	9.7	2.9	9.2
Married-couple families.....	34,510	3,200	8.1	2.2	7.5
Female householder, no husband present, with own children under 18 years.....	3,304	1,492	38.4	11.0	38.2
Other households.....	14,583	2,026	6.9	2.6	6.7

¹Total includes married-couple families in which the family member(s) on layoff or looking for work was neither the husband nor the wife.

The effect of labor force activity on incomes and program participation was also evident for other household types. Among households with a female householder, no husband present, with own children under 18 years, average monthly income was \$470 when no household member had any labor force activity, \$950 when someone was looking for work or on layoff, and \$1,490 when someone had a job or business and no one was looking for work or on layoff. The means-tested program participation rates for the three categories of households were 88, 68, and 38 percent, respectively.

SOURCES OF INCOME

Data on the distribution and sources of household income are shown in table C. The top part of the table shows that the 15 percent of households with incomes below \$600 a month received about 2 percent of the total amount of income received by all households and that the 7 percent of households with monthly incomes of \$5,000 and over received a 24-percent share of the total income. The lower portion of the table shows the relative importance of various

Table C. Households, by Income Level and Percent of Income Derived From Selected Sources: Monthly Average, Second Quarter 1984

Sources of income	Total	Monthly income						
		Under \$600	\$600 to \$1,199	\$1,200 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 and over
All households..(thous.)..	84,002	12,375	15,466	18,936	17,461	9,569	4,718	5,478
Percent.....	100.0	14.7	18.4	22.5	20.8	11.4	5.6	6.5
Aggregate income (mil. of dols.).....	\$189,929	\$4,307	\$13,795	\$29,787	\$42,657	\$32,892	\$20,839	\$45,644
Percent.....	100.0	2.3	7.3	15.7	22.5	17.3	11.0	24.0
Percent of total income derived from--								
All sources.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Earnings ¹	77.5	20.4	48.8	70.8	82.8	86.8	87.1	80.0
Sources other than earnings.	22.5	79.6	51.2	29.2	17.2	13.2	12.9	20.0
Selected government sources.....	10.7	68.2	35.3	16.7	8.5	5.3	4.3	2.5
Social Security and railroad retirement....	7.0	43.2	27.8	12.2	4.9	2.7	1.9	1.1
Federal government employee pensions.....	0.8	0.4	1.4	1.4	1.0	0.7	0.8	0.3
U.S. military pensions..	0.7	0.1	0.2	0.4	0.9	0.8	0.9	0.7
State and local government employee pensions.....	0.8	0.5	1.0	1.4	1.0	0.6	0.4	0.3
Veteran's compensation or pensions.....	0.4	2.3	1.1	0.6	0.4	0.3	0.1	0.1
Supplemental Security Income.....	0.4	7.6	1.3	0.3	0.1	0.1	0.1	-
Aid to Families with Dependent Children and other cash assistance.	0.6	14.1	2.5	0.4	0.2	0.1	0.1	-
Selected nongovernment sources.....	10.0	7.7	12.1	10.1	7.2	6.8	7.5	15.6
Property income ²	7.7	3.7	6.9	5.9	5.2	5.5	6.3	14.3
Company or union pensions.....	1.5	1.4	3.5	2.9	1.3	0.8	0.8	1.0
Private support payments ³	0.8	2.6	1.7	1.3	0.7	0.5	0.4	0.3
Other sources not specified.....	1.8	3.7	3.9	2.4	1.5	1.1	1.1	1.9

- Rounds to zero.

¹Earnings include wage or salary and self-employment income.

²Property income includes interest, dividends, income from rental property, and other asset income.

³Private support payments include child support, alimony, and money from relatives, friends, and charitable groups.

types of income for households at different levels of income. Overall, earnings from a job or business is the dominant source of income, accounting for 78 percent of all income received. Property income (interest, dividends, rent, and other asset income) and Social Security including railroad retirement were the next most important sources, each accounting for approximately 7 percent.

Among households with the lowest incomes, those receiving less than \$600 a month, the most important source of income was Social Security (and railroad retirement) and Social Security (and railroad retirement) benefits accounted for 43 percent of the total income received by this group. Other important sources for these low income households included earnings (20 percent), Aid to Families With Dependent Children (14 percent), and Supplemental Security Income (8 percent). In the next lowest income category, households with monthly incomes between \$600 and \$1,199, earnings replaced Social Security (and railroad retirement) as the most important source of income and Social Security (and railroad retirement) accounted for 28 percent of aggregate income. Among households with incomes of \$5,000 or more per month, earnings accounted for 80 percent and property income accounted for 14 percent of aggregate income.

The data in tables D, E, and F illustrate the importance of a given income source to those households receiving that specific source of income. For example, while table C indicated that about 78 percent of the total income received by all households was from earnings, table D shows that households with earnings received 88 percent of their total income from this source, that the average amount of earnings received was \$2,390, and that the average total income of these households was \$2,720. Other sources of income included in table D are property income, retirement and pension income, and selected cash and noncash government programs.

Other than earnings the most common source of income received by households was property income consisting of interest, dividends, rental income, and other asset income. About 7 in 10 households received an average of \$260 per month from this source. Property income accounted for about 10 percent of the total income received by these households.

Social Security (and railroad retirement) was the third most common source of income received by households with 28 percent of households receiving benefits. The average monthly amount received was \$560, 35 percent of the total received by these households.

Table D. Households, by Mean Monthly Income and Mean Monthly Income From Specified Source: Monthly Average, Second Quarter 1984

Income source or program	Number (thous.)	Mean monthly income	Mean amount of specified source	Specified source as a percentage of total
All households.....	84,002	\$2,261	(X)	(X)
Households receiving--				
Earnings ¹	61,505	2,720	2,394	88.0
Property income ²	57,722	2,670	255	9.6
Social Security or railroad retirement.....	23,508	1,590	562	35.3
Medicare.....	20,550	1,546	(X)	(X)
Company or union pensions.....	7,238	1,902	394	20.7
Federal government employee pensions.....	1,671	2,643	944	35.7
U.S. military pensions.....	1,283	3,555	1,014	28.5
State and local government employee pensions.....	2,512	2,211	573	25.9
Veterans' compensation or pensions.....	3,326	1,900	230	12.1
Private support payments ³	4,354	1,994	331	16.6
Aid to Families with Dependent Children and other cash assistance.....	3,823	864	316	36.6
Supplemental Security Income.....	2,963	1,033	245	23.7
Food stamps.....	6,292	641	(X)	(X)
Special Supplemental Food Program for Women, Infants, and Children.....	1,247	1,031	(X)	(X)
Free or reduced-price school meals.....	3,688	1,203	(X)	(X)
Public or subsidized rental housing.....	3,668	754	(X)	(X)
Energy assistance.....	2,293	736	(X)	(X)
Medicaid.....	7,553	1,013	(X)	(X)

X Not applicable.

¹Earnings include wage or salary and self-employment income.

² Property income includes interest, dividends, income from rental property, and other asset income.

³ Private support payments include child support, alimony, and money from relatives, friends, and charitable groups.

Additional detail on the relative importance of earnings and selected nongovernment income sources for households at given levels of income is shown in table E. Among the 12.4 million households in the lowest income category (under \$600 per month), 2.6 million received an average of \$340 from earnings, 4.4 million received an average of \$40 from property income, and 0.7 million received an average of \$170 from child support and other private support payments. Among the 5.5 million households at the upper end of the distribution (\$5,000 or more per month), 5.2 million received an average

of \$7,030 in earnings and about the same number of recipient households received an average of \$1,260 from property income.

Table F shows data on the relative importance of selected government income sources. Among the 12.4 million households with a monthly income below \$600, 5.3 million received an average monthly income of \$350 from Social Security (and railroad retirement), 2.2 million received \$270 a month from AFDC or other cash assistance, and 1.6 million received \$210 a month from Supplemental Security Income.

Table E. Households, by Income Level, Receipt of Earnings, and Income From Selected Nongovernment Sources: Monthly Average, Second Quarter 1984

Source of income	Total	Monthly income						
		Under \$600	\$600 to \$1,199	\$1,200 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 and over
All households.....	84,002	12,375	15,466	18,936	17,461	9,569	4,718	5,478
Earnings:								
Number with.....	61,505	2,564	8,705	15,314	16,070	9,114	4,541	5,197
Mean amount.....	\$2,394	\$343	\$773	\$1,377	\$2,198	\$3,133	\$3,996	\$7,025
Property income:								
Number with.....	57,722	4,438	8,750	12,990	13,725	8,322	4,343	5,156
Mean amount.....	\$255	\$36	\$109	\$135	\$161	\$219	\$304	\$1,263
Company or union pensions:								
Number with.....	7,238	520	2,176	2,296	1,264	477	233	273
Mean amount.....	\$394	\$119	\$219	\$375	\$452	\$561	\$674	\$1,670
Private support payments:								
Number with.....	4,354	661	884	1,114	858	446	211	181
Mean amount.....	\$331	\$172	\$269	\$353	\$339	\$375	\$405	(B)

B Base less than 200,000.

Table F. Households, by Income Level and Receipt of Income From Selected Government Sources: Monthly Average, Second Quarter 1984

Sources of income	Total	Monthly income						
		Under \$600	\$600 to \$1,199	\$1,200 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 and over
All households.....	84,002	12,375	15,466	18,936	17,461	9,569	4,718	5,478
Social Security or railroad retirement:								
Number with.....	23,508	5,299	6,929	5,491	3,132	1,391	577	690
Mean amount.....	\$562	\$351	\$554	\$664	\$666	\$640	\$676	\$720
Federal government employee pensions:								
Number with.....	1,671	53	365	476	410	168	118	79
Mean amount.....	\$944	(B)	\$525	\$861	\$1,082	(B)	(B)	(B)
U.S. military pensions:								
Number with.....	1,283	13	49	196	399	236	151	236
Mean amount.....	\$1,014	(B)	(B)	(B)	\$918	\$1,096	(B)	\$1,334
State and local government employee pensions:								
Number with.....	2,512	122	530	774	588	260	93	145
Mean amount.....	\$573	(B)	\$271	\$548	\$723	\$725	(B)	(B)
Veterans' compensation or pensions:								
Number with.....	3,326	700	681	729	617	317	137	143
Mean amount.....	\$230	\$142	\$219	\$248	\$283	\$263	(B)	(B)
Aid to Families With Dependent Children and other cash assistance:								
Number with.....	3,823	2,216	877	346	196	106	44	37
Mean amount.....	\$316	\$273	\$394	\$383	(B)	(B)	(B)	(B)
Supplemental Security Income:								
Number with.....	2,963	1,603	629	328	227	98	42	37
Mean amount.....	\$245	\$205	\$282	\$304	\$282	(B)	(B)	(B)

B Base less than 200,000.

Detailed Tables
